

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Carla Y Billups-Caldwell

Debtor(s)

Case No. 16 B 14098

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/26/2016.
- 2) The plan was confirmed on 07/27/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/31/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2016.
- 5) The case was Converted on 09/23/2016.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,280.00
Less amount refunded to debtor	\$979.29

NET RECEIPTS: \$5,300.71

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$205.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,505.17

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Medical Group	Unsecured	871.10	NA	NA	0.00	0.00
Becket & Lee	Unsecured	24,000.00	24,749.04	24,749.04	0.00	0.00
Becket & Lee	Unsecured	492.00	492.25	492.25	0.00	0.00
Capital Management Service LP	Unsecured	360.03	NA	NA	0.00	0.00
Capital One Bank	Unsecured	0.00	1,533.43	1,533.43	0.00	0.00
Capital One Bank	Unsecured	1,119.00	1,119.71	1,119.71	0.00	0.00
City of Chicago Department of Revenue	Unsecured	400.00	NA	NA	0.00	0.00
Credit Collection Services Payment Proces	Unsecured	707.75	NA	NA	0.00	0.00
Creditors Collection	Unsecured	367.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	24,882.00	25,561.07	25,561.07	0.00	0.00
Department Stores National Bank	Unsecured	0.00	360.03	360.03	0.00	0.00
Department Stores National Bank	Unsecured	335.77	335.77	335.77	0.00	0.00
DUPACO CO	Unsecured	9,140.00	NA	NA	0.00	0.00
Harris & Harris Ltd	Unsecured	956.48	NA	NA	0.00	0.00
HHRG	Unsecured	765.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	826.35	826.35	0.00	0.00
LVNV Funding LLC	Unsecured	932.00	NA	NA	0.00	0.00
Medical Business Bureau	Unsecured	55.00	NA	NA	0.00	0.00
Merchants Credit	Unsecured	319.00	NA	NA	0.00	0.00
Midland Credit Management Inc	Unsecured	2,029.44	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	663.81	2,029.44	2,029.44	0.00	0.00
Midland Funding LLC	Unsecured	663.81	663.81	663.81	0.00	0.00
MRS Associates of New Jersey	Unsecured	975.09	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	418.40	409.62	409.62	0.00	0.00
Portfolio Recovery Associates	Unsecured	380.29	372.31	372.31	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	282.67	282.67	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	68.47	68.47	0.00	0.00
Professional Clinical Laboratories	Unsecured	301.38	NA	NA	0.00	0.00
Qualia Collection Services	Unsecured	492.25	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,110.00	1,009.92	1,009.92	0.00	0.00
United Consumer Financial Services	Secured	300.00	1,674.79	300.00	28.10	2.01

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United Consumer Financial Services	Unsecured	NA	0.00	1,374.79	0.00	0.00
United States Dept of HUD	Secured	0.00	22,558.92	22,558.92	0.00	0.00
University of Iowa Community Credit Uni	Unsecured	NA	0.00	3,322.60	0.00	0.00
University of Iowa Community Credit Uni	Secured	19,500.00	18,322.60	15,000.00	620.00	0.00
Village Of Matteson	Unsecured	1,012.73	NA	NA	0.00	0.00
Village of Matteson Red Light	Unsecured	200.00	NA	NA	0.00	0.00
Weaver Management	Secured	2,373.00	0.00	2,373.00	134.62	15.91
Wells Fargo	Secured	122,913.00	119,055.00	119,055.00	994.90	0.00
Wells Fargo Bank	Secured	350,000.00	388,711.45	388,711.45	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$411,270.37	\$0.00	\$0.00
Mortgage Arrearage	\$119,055.00	\$994.90	\$0.00
Debt Secured by Vehicle	\$15,000.00	\$620.00	\$0.00
All Other Secured	\$2,673.00	\$162.72	\$17.92
TOTAL SECURED:	\$547,998.37	\$1,777.62	\$17.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$64,511.28	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,505.17</u>
Disbursements to Creditors	<u>\$1,795.54</u>
TOTAL DISBURSEMENTS :	<u>\$5,300.71</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/05/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.